

In re:
Elena Papanikolaou
Debtor

Case No. 19-11134-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 14, 2024

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2024:

Recip ID	Recipient Name and Address
db	+ Elena Papanikolaou, 3927 Dove Circle, Huntington Valley, PA 19006-2011
14281193	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Andrew M. Lubin, Esquire, 1 E. Stow Road, Marlton, NJ 08053-3118
14779318	+ Nationstar Mortgage LLC., c/o Michael Farrington, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14279162	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 15 2024 00:13:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2024 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14299494	Email/PDF: bncnotices@becket-lee.com	Mar 15 2024 00:28:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14278164	+ Email/PDF: bncnotices@becket-lee.com	Mar 15 2024 00:28:41	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14278165	+ Email/PDF: bncnotices@becket-lee.com	Mar 15 2024 00:28:36	Amex/Bankruptcy, Correspondence, PO Box 981540, El Paso, TX 79998-1540
14308284	Email/Text: mortgagebkcorrespondence@bofa.com	Mar 15 2024 00:13:00	Bank of America, N.A., P O Box 15102, Wilmington DE 19886-5102
14281181	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 15 2024 00:16:39	BMW Bank of North America, Department AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14280974	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 15 2024 00:28:35	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14278167	Email/PDF: acg.bmw.ebn@aisinfo.com	Mar 15 2024 00:27:55	BMW Financial Services, Attn: Bankruptcy Department, PO Box 3608, Dublin, OH 43016
14303786	Email/PDF: acg.bmw.ebn@aisinfo.com	Mar 15 2024 00:27:49	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
14774586	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Mar 15 2024 00:28:31	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477

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14304072	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 15 2024 00:28:38	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave, Dept APS, Oklahoma City OK 73118-7901
14278166	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 15 2024 00:12:00	Bank Of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
14308016	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 15 2024 00:13:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14279571	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 15 2024 00:12:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI. 02919
14278183	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 15 2024 00:12:00	RBS Citizens Cc, 1 Citizens Dr., MS: ROP 15B, Riverside, RI 02915
14301488	+ Email/Text: RASEBN@raslg.com	Mar 15 2024 00:12:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14278169	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:27:54	Citicards Cbna, Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077
14278171	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2024 00:13:00	Comenity Bank/Pier 1, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14278172	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2024 00:13:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14278170	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2024 00:13:00	Comenity bank/J Crew, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14278173	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 15 2024 00:13:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14278174	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:26:58	Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, PO Box 790040, St. Louis, MO 63179-0040
14278190	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 15 2024 00:28:32	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
14317807	Email/Text: bnc-quantum@quantum3group.com	Mar 15 2024 00:13:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14283457	Email/Text: mrdiscen@discover.com	Mar 15 2024 00:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14278176	+ Email/Text: mrdiscen@discover.com	Mar 15 2024 00:12:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
14278177	Email/Text: collecadminbankruptcy@fnni.com	Mar 15 2024 00:13:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
14316484	^ MEBN	Mar 15 2024 00:10:11	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn: Business Services, Depew, NY 14043-2690
14278178	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Mar 15 2024 00:12:00	Hsbc Bank, HSBC Card Srvs/Attn: Bankruptcy, PO Box 4215, Buffolo, NY 14240-4215
14301861	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 15 2024 00:16:11	Chase Bank USA, N.A., PO BOX 15368, Wilmington DE 19850
14278168	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 15 2024 00:27:52	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850
14278179	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 15 2024 00:12:00	Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14316045	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2024 00:27:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14278181	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 15 2024 00:12:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

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14779245	^	MEBN	Mar 15 2024 00:10:01	Nationstar Mortgage LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14321161	+	Email/Text: nsm_bk_notices@mrcooper.com	Mar 15 2024 00:12:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, PO Box 619094, Dallas, TX 75261-9094
14320204	+	Email/Text: nsm_bk_notices@mrcooper.com	Mar 15 2024 00:12:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
14802565	+	Email/Text: mtgbk@shellpointmtg.com	Mar 15 2024 00:12:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14278182		Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2024 00:12:00	PNC Bank, Attn: Bankruptcy Department, PO Box 94982: Mailstop BR-YB58-01-5, Cleveland, OH 44101
14317607		Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2024 00:12:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14314881		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2024 00:27:06	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14314598		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2024 00:28:39	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14314853		Email/Text: bnc-quantum@quantum3group.com	Mar 15 2024 00:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14279398	+	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2024 00:27:09	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14278184	+	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:28:36	Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14278185	+	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:27:43	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14278186	+	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:15:43	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14278187	+	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 15 2024 00:16:40	Synchrony Bank/TJX, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14320778	+	Email/Text: bncmail@w-legal.com	Mar 15 2024 00:13:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14321163		Email/Text: bncmail@w-legal.com	Mar 15 2024 00:13:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, PO BOX3978, SEATTLE, WA 98124-3978
14278188	+	Email/Text: bncmail@w-legal.com	Mar 15 2024 00:13:00	Target, Attn: Bankruptcy, PO Box 9475, Minneapolis, MN 55440-9475
14278189		Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 15 2024 00:13:00	US Bank/RMS CC, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14278175		Dimitri Papanikolaous
14667242	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, PO Box 619094, Dallas, TX 75261-9094
14318512	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court.,

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Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

14278180

##+

Kwartler Manus, LLC, 1429 Walnut Street, Suite 701, Philadelphia, PA 19102-3207

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
BERNADETTE IRACE	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper birace@milsteadlaw.com bkecf@milsteadlaw.com
BRANDON J PERLOFF	on behalf of Debtor Elena Papanikolaou bperloff@perlofflaw.com kmecl1429@gmail.com;BPerloffPennsylvania1@jubileebk.net
JASON BRETT SCHWARTZ	on behalf of Creditor BMW Bank of North America bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Nationstar Mortgage LLC mfarrington@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com
ROGER FAY	on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com
ROGER FAY	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rfay@alaw.net bkecf@milsteadlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Elena Papanikolaou
Debtor(s)

Case No: 19-11134-pmm
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 3/14/24